

More Money, Quicker Money

BUSINESS men in El Paso and all over the southwest, including bankers, are invited to consider a practical plan to ease up the money situation instantly, and start all business operations off newly on a line that promises greater prosperity and more rapid progress.

The plan is nothing more or less than adopting an earlier settlement day each month.

This can be done simultaneously by all dealers and consumers. Retail dealers may wisely offer a small discount on all bills paid on or before the tenth day of the month. But no discount should be made to induce merchants to deal among themselves, to pay promptly; self interest will urge this course, once it is fully understood just what ill effects the present general drag in payments is having.

The weekly payday prevails among most industries, and a large part of the retail trade is cash. Semimonthly paydays in government offices and railroads ought to facilitate prompt settlements of customers' accounts with retailers. But many merchants, dealing among themselves, are backward about settling their bills, and the result is a drag all along the line.

The retailer has the first call on the money of the consumer. He is supposed to finance his own backward accounts, through the banks or with his own reserve capital. But there is no reason why he should make the wholesaler wait for his money, beyond the usual term of commercial usage and courtesy. If the wholesaler deals with a jobber, the jobber ought to have his money promptly. And the money should be passed on to the manufacturer or producer, promptly within the usual period.

If everybody would adopt a regular settlement day, say the tenth or 15th day of each month, the pressure on all lines of business would quickly let up, the banks would not be subject to such a strain, and business would flourish with new life.

Of late years, it has become the custom of even some of the largest business concerns, to hold up their payments until all possible cash could be collected from customers. This has resulted in a steady increase of "tied up" capital in all lines of business, and increasing pressure on the banks to finance the dragging payments. It used to be regarded as essential that all businesses should have enough "working capital" to take care of current outstanding accounts and make payments promptly when due. But this plan seems to have fallen more and more into disuse, and there has been an increasing tendency to make the last man in the procession do all the rustling and wait longest for what is due him.

Some large business concerns in El Paso have long made a practice of keeping statistical records showing the percentage of outstanding accounts collected up to each day's close. Year by year and month by month, the percentage of accounts collected has been increasing steadily. The Herald has just had access to the percentage records of one of the largest establishments in El Paso, which show with graphic force the change that has taken place.

Two years ago, 65 percent of the current accounts of this house had been paid by the 18th of the month; a year ago, only 53 percent had been collected by the 18th; a month ago, 42 percent; this month, 46 percent.

Two years ago, 69 percent of the current accounts of the house referred to had been collected by the 20th of the month; 66 percent a year ago, 55 percent a month ago, 51 percent this month.

Two years ago, 80 percent had been collected by the 25th of the month; 71 percent a year ago, 69 percent a month ago, 63 percent this month.

Two years ago, 83 percent had been collected by the 27th of the month; a year ago, 76 percent, last month 75 percent, this month 75 percent.

This year, the manager states, there is a heavy payment always on the last day of each month, bringing the percentage of collections up to a high point in the 90's, but there is an increasing tendency noticeable to let some bills go over the 30 days; and the last two or three days of each month bring in two to four times as much money as they used to bring in, showing an increasing tendency to let settlements drag until the last possible moment.

Now if, by agreement, a fixed settlement day could be adopted, say the tenth or 15th of each month, the general state of business would go forward with well increased bearings. The banks at first would have to extend their accommodations somewhat, but the reaction would come in a very few days, with the return of deposits. The prompter interchange would be to the advantage of everybody. A lot of capital would be released, interest outlay would tend to reduce, there would be more money available for miscellaneous demands, and closer prices could be quoted when it became known that settlements would not be retarded.

Every business concern carries its customers throughout one month, during which goods or service have been furnished and payment withheld. If then, accounts rendered be held up another 25 or 30 days, as the custom runs now in many lines, it is easy to see that the amount of "working capital" required to finance the backward settlements may be doubled or almost doubled, resulting in corresponding withdrawal of the capital from profitable employment.

The remedy lies in the hands of each individual business man, banker, and customer of either. The reform must start with the business men themselves, while the encouragement of prompt settlement by retail customers must of necessity be more gradual, a process of education and encouragement with the judicious use of discounts.

Why not try it one month and see how it works? Let every business man now make up his mind that before October 15 he will pay every current account he owes. Let the banks give their customers assurance that they will protect them in this, to the extent of reasonable extension of temporary additional credit. It will be seen, after one trial, that the situation will quickly adjust itself, every business man will find money in his deposit account to pay bills when due, and a vast amount of capital now engaged unprofitably will be released to productive work.

Try it in October, and see how it goes.

Not Reform, But Common Sense

MANY OF THE great railroad systems have extremely rigid rules against trainmen drinking liquor while on or off duty. The Southern Pacific reports that in a certain railroad town of 3000 inhabitants, 29 saloons flourish, in spite of the rule. After fair trial of the rule, and failing in its strict enforcement, the railroad chose the most practical remedy for an evil condition, and established an attractive club house at the town, for railroad men. Six months later, nearly half the saloons had failed and closed. Two years after the club was opened, only seven of the 29 saloons remained.

No plan for the reduction of the liquor evil, which does not include substitution of other resorts for men, can succeed permanently at this time. In spite of all that can be said against them, the saloons do fulfill certain functions of a social club for the masses. This fact must be recognized in any campaign for better conditions.

The Southern Pacific reports that in four years ending July 1, 1912, 150,000,000 persons were carried on the trains of that line without a single life of a passenger being lost through collision or derailment. Undoubtedly the care of the road for the comfort and convenience of the employees has been a very great factor in the safe operation of the system.

The Santa Fe maintains a very elaborate system of employees' reading rooms or club rooms. During the winter, regular entertainments are given in all the reading rooms. The superintendent reports that arrangements are being made to put on an elaborate series of concerts by grand opera singers, college glee clubs, and bands, and also series of travel talks illustrated with moving pictures, and general educational lectures. He makes the astonishing statement that 1800 applications are on file from entertainers and organizations that wish to appear in the Santa Fe reading rooms during the winter season.

The Railroad Y. M. C. A. cooperates actively with many railroads to give the employees the kind of club accommodations that appeal most strongly to the majority.

It is noteworthy that the employed men of the average small town along the big railroad systems have more advantages of this kind than have their brethren in the larger cities. In the cities, these things are left too largely to take care of themselves, with consequent neglect that is anything but wholesome.

One-Sentence Philosophy

QUAKER MEDITATIONS.
(Philadelphia Record.)
Many literary lions are very tame.
The fellow known as a borrower is always lonely.
The sign painter can always make a name for himself.
Too many of us wait for the clouds before saying up for a rainy day.
Some take things as they come, others take chances; it's a loss up.
Many a fellow has made his mark by making a mark of some other fellow.
Hoax—"Isn't it funny how many society girls go on the stage?" Joak—"Yes; and isn't it funny how few of them go?"

JOURNAL ENTRIES.
(Topeka Journal.)
Sweet are the uses of adversity—to the pawnbrokers.
Even the mulligan gets stickier than usual during the hot weather.
No man, regardless of what he may think, has a mortgage on trouble.
If dogs could talk, they would probably protest against the petting that some women give them.

GLOBE SIGHTS.
(Athens Globe.)
Probably you have trouble enough without fretting because the bison was always lonely.
The doctors now agree that colds are contagious. But doctors know so many things that aren't so.
There are several ways of seeking trouble, but marrying an extravagant wife is the greatest clutch in that direction.
Fashion note: This fall, if the weather does not become too cool, the women will continue to wear vulgar effects.

POINTED PARAGRAPHS.
(Chicago News.)
Many a brave man is apt to fear a silent woman.
Opportunity seldom makes the man until often the man has made the opportunity.
It takes a lot of faith to enable a man to order scrambled eggs in a cheap restaurant.
Shortly after marriage the psyche knot on the back of the bride's head may develop into a thing resembling a doorknob.

The Fireman

By GEORGE FITCH.
Author of "At Good Old Slawsh."

THE fireman is one of the most prominent members of our leisure class. His duty is to loaf 23 hours of the day and to twist the tail of the fire fiend with great vigor and expression during the 24th hour.

If the fire fiend would only leave his tail exposed during regular hours life would be almost all joy for the fireman, who would attend the ball game every day and go on river excursions at night. But he never knows when the twisting is to be done. Sometimes he will rise at 3 a. m. to squirt industriously until break-fast time; and then again he will drop a half gnawed ear of sweet corn at dinner time and travel four miles over a cobblestone pavement on the back of a hose cart in order to subdue a feverish coal shed. Because of this uncertainty the fireman can do nothing but hang around the premises and wait. Waiting is the fireman's chief occupation. He is more patient than the man who has been promised a job by the Democratic candidate for congress and who has been holding on the knob of the white house door since March 4th.

Waiting for work is also the life job of many thousands of tired men who have learned to ask for it in Volapuk so that they will not be understood. Why then do not these men rush nobly into the ranks of the firemen? It is because the fireman gets his work after waiting for it.

The chief duties of a fireman when he finds work are to arise, leap nimbly into a large-legged pair of pants, slam

ABE MARTIN



No matter how well a feller is doin' his wife is allus figurin' on how much more he could save if he'd quit smokin'.

A grocer often goes t' th' at-ter just t' see if th' folks that owe him are still in town.

Letters to The Herald.

[All communications must bear the signature of the writer, but the name will be withheld if requested.]

SAFETY OF RAILWAY TRAVEL.
September 22.
Editor El Paso Herald:

The safest place a man can be in is inside of a railway passenger coach. Wooden cars not excepted. Much is said by the press about the large number of people killed by moving railway trains. The statistics of the interstate commerce commission for 1912 show that there had not been a single accident to a railway train, 92 percent of all the people killed by the trains would have been killed anyway. The number of trespassers on the right of way killed was seven times as great as all the others killed, and 23 times as great as the number of passengers killed in train accidents.

A large part of accidents to employees is due to a disregard of the elementary rules of safety. Train accidents are generally due to a violation of the rules of operation. Of the 48 train collisions in 1912, 12 occurred on lines having block signals, which on relative mileage basis is by no means a creditable safety device, and is chargeable principally to disregard of the indications of the latter.

The human element is still the most important factor in safe operation of railway trains. A large part of passenger cars purchased by railroads in 1912 were of steel construction, and in the present year 37 percent of passenger cars under construction are being made of steel. Railroads are ordering steel cars faster than the manufacturers can make them.

J. L. Campbell.

FROM MRS. ORNER.
Mrs. Ella P. Orner sends The Herald the following letter, received from Mrs. Agnes Orner:

My Dear Mr. Orner, Sept. 22.
No doubt you will be surprised to get a letter from me; but Chas. Owen, who is living in El Paso, sent me your letter you wrote him and I remember when you called on me at my home at Myrtle avenue after I had bought my new house. I remember after having my right kidney removed.

Now, my dear sister, I am innocent of all crime by a water spout and carry two women and a baby over a plank to safety would be jeered by his comrades.

Some firemen live to a fat old age and are buried in one piece by their sorrowing comrades after they have died comfortably in bed. But many of them do not return from the fire until several days afterwards when the ruins have cooled sufficiently to allow the undertaker and the coroner to enter. For this reason we do not gaze with envy upon the firemen as he loafs around the station in his shirt sleeves doing nothing all day and waiting patiently for the chance to allow a large brick house to fall on him.

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The Iceman

By Walt Mason

When days are hot the iceman brings his little chunk of hail, and he has healing in his wings, and in his pockets kale. Through crowded streets, in busy marts, he bears the boom of ice, and, in the fullness of our hearts, we kick about the price. To sickrooms, when we're nearly dead, he brings his precious freight; the patients then sit up in bed, and roar about the weight. In tenements, where poor folks dwell, his dripping load he bears; his patrons then rear up and yell, and throw him down the stairs. He makes it possible to live when summer heat is sore, and what reward do people give? The protest and the roar! "You surely ought to get the bounce," they cry, when he is round: "you bring us only half an ounce, and charge us for a pound!" But patiently the iceman goes, serene, remote and wise, and daily brings us bergs and flocs of microscopic size. The multitude around him roars, and hoots him as he drills; he brings his hailstones to our doors, and then sends in his bills. Why roast the iceman bitterly, and crowd him to the walls? We folks should proud and grateful be, to get his ice at all.—Copyright, 1913, by George Matthew Adams.

ROAD BOND ISSUE
IS VOTED BY YUMA
Yuma, Ariz., Sept. 22.—In a special election upon the issue of \$500,000 in road bonds, returns from seven of the largest precincts show that the issue carried by a heavy majority. The returns thus far received show 381 for the bonds and 81 against. The remaining precincts, all small ones, cannot change the result.

The bonds are to run for 25 years and will bear 5 percent interest. An offer for the entire issue already has been received.

Wails From the Worried

Dear Editor—
A young man called on me last night and took the liberty of chinking me under the chin. I am 17, and I think he acted very fresh to say the least. Shall I permit him to call again?
—Ella Valt.

Answer—Yes, just once more, then have your father chuck him under the chin.

Dear Editor—
Is it true that George the Fifth will come to the country to attend the celebration of a century of peace among English speaking people? I have seen something to that effect in the papers.

Answer—He may come—August the First is surely coming.

Dear Editor—
I am suffering from a nervous breakdown, and my doctor recommends that I go to the country for a week. There would be a good place to go—one that would not involve too much expense?

Answer—One week will do you good. Go to an allopathic doctor and get a bigger dose.

Dear Editor—
My husband is in a very nervous condition. His slumber is fitful, and he talks all night long in his sleep. Is this a symptom of some terrible disease? Does it indicate a nervous breakdown?

(Mrs.) Ella Kushun.
Answer—R. indicates that he doesn't get a chance to talk in the day time.

Dear Editor—
What is the cause of the hives? Is it dangerous? My daughter has it, but I have not called to a doctor. Should I do so.
(Mrs.) Ann O'Dyne.
Answer—It is not dangerous. It may be good for your daughter to be ought to bring her up to the scratch.

Dear Editor—
My husband has acquired the liquor habit and I am worried to death. If I talk to him he promises to reform, but it doesn't last long. Can I do anything to make him stop? If not, I look for his finish soon.
(Mrs.) Maud Lynn.
Answer—Whenever you want to see his finish, give him a drink of shellac.

Crop Failure Not Yet Serious

Will Not Be Felt as Much This Year as Heretofore, Though It Will Have Some Effect.

By Frederick J. Haskin.

WASHINGTON, D. C., Sept. 22.—The failure of the corn crop in the United States this year may not have as far reaching effects as similar shortages have had in years gone by, but at the same time it appears certain that it will be felt in no little degree.

When the American corn crop falls the principal crop of the nation is affected. The farmers of the United States annually plant 100,000,000 acres of land in corn. In other words, the American cornfield is as big as all Japan, is larger than England, and is as big as all the rest of the cornfields of the earth together, and it is the most productive of all the earth's cornfields for wheat that our twice as big as the others, it produces three times as much as all of them. The annual crop, in the ordinary year, is 2,500,000,000 and 3,000,000,000 bushels, usually approximating the latter figure.

Would Fill 2,000,000 Cars
Some idea of how much corn this represents may be gathered from the statement that if all of it were piled into a pyramidical pile with a base a mile square, it would tower 400 feet into the air. The ordinary car can hold 100 bushels of corn. It would require nearly 2,000,000 of them to carry it, more than a load for every box car in the United States.

Now we remember that the corn supply is partially the finished product of the corn crop, it will be seen how vitally the outcome of the corn harvest touches every table. The extent of the effect of the yield of corn on the price of the outcome of the corn harvest touches every table. The extent of the effect of the yield of corn on the price of the outcome of the corn harvest touches every table. The extent of the effect of the yield of corn on the price of the outcome of the corn harvest touches every table.

Farmers Benefit By Failure.
The farmer does not always profit by bumper crops. Indeed there have been many times when record crops have been his undoing. For instance, in 1906 the corn crop showed a yield of 2,772,000,000 bushels, while the crop of 1909 amounted to only 2,772,000,000 bushels. Yet, according to the figures of the department of agriculture, the yield of 1909 was worth nearly \$500,000,000 more to the farmer than the crop of 1906.

It was this idea that Andrew Carnegie had in mind when he said that a great war between a European nation and the United States could not be a great while. He asserts that the consequent stopping of the exportation of foodstuffs from America to Europe would force the price to such heights that a starving continent would be unable to order food.

After a certain point in the war scare, the price goes much higher than the supply of foodstuffs, until, at last, the point of prohibition is reached and the people must starve.

It has so happened in the United States that there has nearly always been a very favorable order of supply and demand. The crop of 1913 was 2,500,000,000 bushels, and the crop of 1912 was 2,500,000,000 bushels, and the crop of 1911 was 2,500,000,000 bushels, and the crop of 1910 was 2,500,000,000 bushels, and the crop of 1909 was 2,500,000,000 bushels, and the crop of 1908 was 2,500,000,000 bushels, and the crop of 1907 was 2,500,000,000 bushels, and the crop of 1906 was 2,500,000,000 bushels, and the crop of 1905 was 2,500,000,000 bushels, and the crop of 1904 was 2,500,000,000 bushels, and the crop of 1903 was 2,500,000,000 bushels, and the crop of 1902 was 2,500,000,000 bushels, and the crop of 1901 was 2,500,000,000 bushels, and the crop of 1900 was 2,500,000,000 bushels, and the crop of 1899 was 2,500,000,000 bushels, and the crop of 1898 was 2,500,000,000 bushels, and the crop of 1897 was 2,500,000,000 bushels, and the crop of 1896 was 2,500,000,000 bushels, and the crop of 1895 was 2,500,000,000 bushels, and the crop of 1894 was 2,500,000,000 bushels, and the crop of 1893 was 2,500,000,000 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